	l States Ban outhern Distri						Vol	untary Petition
Name of Debtor (if individual, enter Last, Fi Johnson, Jeffery Michael			Name		ebtor (Spouse) asha Nicol		, Middle):	
All Other Names used by the Debtor in the la (include married, maiden, and trade names):	st 8 years		(includ	de married,	used by the Ji maiden, and t	trade names		3 years
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) xxx-xx-8479		omplete EIN	(if more	than one, state C-XX-1648	all) 3			D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, Cit 102 Elm St. Cahokia, IL	, and State):	ZIP Code	250	Address of 8 Angela Inite City		(No. and Str	eet, City, a	ZIP Code
County of Residence or of the Principal Place Saint Clair	of Business:	62206	· ·	y of Reside dison	ence or of the	Principal Pla	ace of Busi	62040 ness:
Mailing Address of Debtor (if different from	street address):	ZIP Code	Mailin	g Address	of Joint Debto	or (if differe	nt from stre	eet address): ZIP Code
Location of Principal Assets of Business Deb (if different from street address above):	tor		<u> </u>					<u>'</u>
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entitic check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding	(Ct	t Real Estate as de § 101 (51B) Broker nk Exempt Entity box, if applicable) x-exempt organization	on	defined	the P er 7 er 9 er 11 er 12	Cetition is Fi	hed (Check napter 15 F a Foreign napter 15 F a Foreign e of Debts c one box)	Under Which one box) Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding Debts are primarily business debts.
Filing Fee (Check one Filing Fee (Check one Filing Fee (Check one Filing Fee to be paid in installments (applicable attach signed application for the court's considedebtor is unable to pay fee except in installment Form 3A. Filing Fee waiver requested (applicable to chapattach signed application for the court's considerattach signed application for the court's consideration for the court's co	to individuals only). Moration certifying that the ts. Rule 1006(b). See Coter 7 individuals only).	Must check if: Deb check if: Deb check if: Deb check all if: Must check all if: Must check all if: A pl check all if: A	box: tor is a smooth of the stor's aggrates than storicable applicable lan is being eptances of	a personall business a small business a filed business agricultural filed business and filed with of the plan w	Chapte debtor as defin ness debtor as d ntingent liquida amount subject this petition.	nousehold pur ter 11 Debte ed in 11 U.S. efined in 11 U ted debts (exc to adjustment	pose." Ors C. § 101(51I J.S.C. § 101 cluding debts on 4/01/16	
Statistical/Administrative Information ■ Debtor estimates that funds will be availa □ Debtor estimates that, after any exempt p there will be no funds available for distril	operty is excluded a	nd administrative		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 5,001- 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets Stopping Sto	\$1,000,001 \$10,000, to \$10 to \$50 million	to \$100 to	00,000,001 \$500 illion	\$500,000,001 to \$1 billion				
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$100,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to		\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Johnson, Jeffery Michael Johnson, Tasha Nicole (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ William A. Mueller September 26, 2014 Signature of Attorney for Debtor(s) (Date) William A. Mueller 06187732 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeffery Michael Johnson

Signature of Debtor Jeffery Michael Johnson

X /s/ Tasha Nicole Johnson

Signature of Joint Debtor Tasha Nicole Johnson

Telephone Number (If not represented by attorney)

September 26, 2014

Date

Signature of Attorney*

X /s/ William A. Mueller

Signature of Attorney for Debtor(s)

William A. Mueller 06187732

Printed Name of Attorney for Debtor(s)

Law Offices of Mueller & Haller - Belleville

Firm Name

5312 W. Main St Belleville, IL 62226

Address

618-236-7000 Fax: 618-236-7002

Telephone Number

September 26, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Johnson, Jeffery Michael Johnson, Tasha Nicole

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

T 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson Tasha Nicole Johnson		Case No.	
	Tasha Nicole Comison	Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
□Active military duty in a military combat zone.
□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jeffery Michael Johnson

Jeffery Michael Johnson

Date: September 26, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Southern District of Illinois

	Jeffery Michael Johnson			
In re	Tasha Nicole Johnson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tasha Nicole Johnson

Tasha Nicole Johnson

Date: September 26, 2014

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson,		Case No.	
	Tasha Nicole Johnson			
-		Debtors	Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	4	14,706.25		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		96,504.98	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		121,624.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,756.39
J - Current Expenditures of Individual Debtor(s)	Yes	4			4,790.00
Total Number of Sheets of ALL Schedu	ıles	23			
	To	otal Assets	89,706.25		
			Total Liabilities	218,129.95	

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson,		Case No.	
	Tasha Nicole Johnson		_	
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,756.39
Average Expenses (from Schedule J, Line 22)	4,790.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,921.86

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		15,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		121,624.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		136,624.97

Case 14-31630-lkg Doc 1 Filed 09/29/14 Page 10 of 58

B6A (Official Form 6A) (12/07)

_	
In	re

Jeffery Michael Johnson, Tasha Nicole Johnson

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residenc	ce St., Cahokia II, 62206		н	75,000.00	90,000.00	
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	

102 Elm St., Cahokia IL 62206 3 Bedrooms, 2 Bathrooms

Sub-Total > **75,000.00** (Total of this page)

Total > **75,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	J	0.00
2.	accounts, certificates of deposit, or shares in banks, savings and loan,	GCSCU Checking Account ending in #13 Balance as of 09/26/2014	J	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	GCSCU Checking Account ending in #7 Balance as of 09/26/2014	J	0.00
		US Bank Checking Account ending in #42 Balance as of 09/26/2014	Н	5.00
		US Bank Checking Account ending in #98 Balance as of 09/26/2014	J	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnishings Location: 102 Elm St., Cahokia IL 62206	J	794.25
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictures, Stamps, CD's, Holiday Ornaments, DVD's, Curios Location: 102 Elm St., Cahokia IL 62206	, J	65.00
6.	Wearing apparel.	Clothing Location: 102 Elm St., Cahokia IL 62206	J	76.00
7.	Furs and jewelry.	Wedding Band, Ring Necklace and Watches Location: 102 Elm St., Cahokia IL 62206	J	40.00
8.	Firearms and sports, photographic, and other hobby equipment.	Gun, Playground Set, Bicycle, Exercise Equipment, Trampoline Location: 102 Elm St., Cahokia IL 62206	, J	455.00

Sub-Total > 1,440.25
(Total of this page)

³ continuation sheets attached to the Schedule of Personal Property

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each	Term Life Beneficiar	y - Wife	Н	0.00
	policy and itemize surrender or refund value of each.	N.W. Mutu Whole Life Benefiniar		W	0.00
10.	Annuities. Itemize and name each issuer.	x			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IMRF Pension		Н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2014 Tax I	Refund	J	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
			/T-	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

Case No.	
Cube 110.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Proper	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	V6 S Mile	3 Dodge Charger SE 3.5 age - 85,000 ation: 102 Elm St., Cahokia IL 62206	н	5,166.00
		Mile *Mo	2 Chevy 1500 Silverado age - 250,000 tor Blown, Inoperable ation: 102 Elm St., Cahokia IL 62206	Н	100.00
26.	Boats, motors, and accessories.	2007	7 Yamaha V-Ster	J	8,000.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
				Sub-Tota	al > 13,266.00
				(Total of this page)	

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Jeffery Michael Johnson
	Tasha Nicole Johnson

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	2 Dogs		J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page) 14,706.25

Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached

to the Schedule of Personal Property

B6C (Official Form 6C) (4/13)

In re

(Check one box)

☐ 11 U.S.C. §522(b)(2)

Jeffery Michael Johnson, Tasha Nicole Johnson

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

■ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence 102 Elm St., Cahokia IL 62206 3 Bedrooms, 2 Bathrooms	735 ILCS 5/12-901	30,000.00	75,000.00
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	0.00	0.00
Checking, Savings, or Other Financial Accounts, Cogcscu Checking Account ending in #13 Balance as of 09/26/2014	ertificates of Deposit 735 ILCS 5/12-1001(b)	0.00	0.00
GCSCU Checking Account ending in #7 Balance as of 09/26/2014	735 ILCS 5/12-1001(b)	0.00	0.00
US Bank Checking Account ending in #42 Balance as of 09/26/2014	735 ILCS 5/12-1001(b)	5.00	5.00
US Bank Checking Account ending in #98 Balance as of 09/26/2014	735 ILCS 5/12-1001(b)	5.00	5.00
Household Goods and Furnishings Furnishings Location: 102 Elm St., Cahokia IL 62206	735 ILCS 5/12-1001(b)	794.25	794.25
Books, Pictures and Other Art Objects; Collectibles Pictures, Stamps, CD's, Holiday Ornaments, DVD's, Curios Location: 102 Elm St., Cahokia IL 62206	735 ILCS 5/12-1001(b)	65.00	65.00
Wearing Apparel Clothing Location: 102 Elm St., Cahokia IL 62206	735 ILCS 5/12-1001(a)	76.00	76.00
Furs and Jewelry Wedding Band, Ring Necklace and Watches Location: 102 Elm St., Cahokia IL 62206	735 ILCS 5/12-1001(b)	40.00	40.00
Firearms and Sports. Photographic and Other Hobl	ov Equipment		

735 ILCS 5/12-1001(b)

215 ILCS 5/238

Gun, Playground Set, Bicycle, Exercise

Equipment, Trampoline Location: 102 Elm St., Cahokia IL 62206

Interests in Insurance Policies

Term Life

Beneficiary - Wife

455.00

0.00

455.00

100%

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/13) -- Cont.

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

|--|

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
N.W. Mutual Whole Life Benefiniary - Husband	215 ILCS 5/238	100%	0.00	
Interests in IRA, ERISA, Keogh, or Other Pension of IMRF Pension	r Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown	
Other Liquidated Debts Owing Debtor Including Ta 2014 Tax Refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	Unknown	Unknown	
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Dodge Charger V6 SE 3.5 Mileage - 85,000 Location: 102 Elm St., Cahokia IL 62206	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,766.00	5,166.00	
Boats, Motors and Accessories 2007 Yamaha V-Ster	735 ILCS 5/12-1001(c)	1,495.02	8,000.00	
Animals 2 Dogs	735 ILCS 5/12-1001(b)	0.00	0.00	

Total: 38,101.27 89,606.25

B6D (Official Form 6D) (12/07)

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLLQULDAHED	D I SP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. All Accounts	1		Motorcycle Loan	Т	T E			
GCS Credit Union 3970 Maryville Rd Granite City, IL 62040		J	2007 Yamaha V-Ster		D			
			Value \$ 8,000.00				6,504.98	0.00
Account No. 8436/All Accounts	Г		1st Mortgage	П		П		
Quicken Loans PO Box 6577 Carol Stream, IL 60197-6577		н	Residence 102 Elm St., Cahokia IL 62206 3 Bedrooms, 2 Bathrooms					
			Value \$ 75,000.00	1			90,000.00	15,000.00
Account No.			Value \$	-				
Account No.								
			Value \$					
continuation sheets attached			Subtotal (Total of this page)				96,504.98	15,000.00
	Total (Report on Summary of Schedules)					- 1	96,504.98	15,000.00

B6E (Official Form 6E) (4/13)

In re	Jeffery Michael Johnson,	Case No.
	Tasha Nicole Johnson	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	Jeffery Michael Johnson, Tasha Nicole Johnson		Case No.	
		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

					_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	I U	<u> </u>	AMOUNT OF CLAIM
Account No. 4147			open account	Т	T E D			
Ameren Illinois P.O.Box 88034 Chicago, IL 60680		J			D			391.00
Account No. 0013/All Accounts	1	\dashv	Medical	H		H	\dagger	
Arch Advanced Pain Management 830 Waterbury Falls Dr. Ste 202 O Fallon, MO 63368		w						
								35.00
Account No. 4025/All Accounts			Medical				T	
Ballas Anesthesia Inc PO Box 60329 Saint Louis, MO 63160-0329		w						
								653.91
Account No. 9222 Ballas Anesthesia, Inc. c/o The Johnson Law Firm 102 Elm Street Cahokia, IL 62206		J	medical account					
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1								653.91
_5 _ continuation sheets attached			(Total of t	Subt his			,†	1,733.82

In re	Jeffery Michael Johnson,	Case No.
_	Tasha Nicole Johnson	

CREDITOR'S NAME,	Ç	Hu	Husband, Wife, Joint, or Community			U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	M	CONTINGENT	NL - QU - DATED	ISPUTED	AMOUNT OF CLAIM
Beverly Hill and Eddie Ricks c/o David Cates 216 West Pointe drive, Ste.A Swansea, IL 62226		н			x		х	Unknown
Account No. 6708/All Accounts Bill Me Later			Open Account					
PO Box 105658 Atlanta, GA 30348-5658		Н						
Account No. 8406/All Accounts	╀		Medical			_		165.05
BJC Healthcare PO Box 958410 Saint Louis, MO 63195-8410		w						27.48
Account No. 8033/All Accounts	╁		Credit Card					27.40
Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492		н						
Account No. 3349/All Accounts	-		Credit Card					287.24
Discover PO Box 6103 Carol Stream, IL 60197-6103		н						
								5,512.27
Sheet no1 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(То	S al of tl		tota pag		5,992.04

In re	Jeffery Michael Johnson,	Case No
	Tasha Nicole Johnson	

CREDITOR'S NAME,	С	Hu	usband, Wife, Joint, or Community			U N	D	Ī	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE disputed litigation	IM	CONTINGENT	NL - QU - DATED	I S P U T E D	AMOUNT OF CLAIM	
Estate of Timothy Johnson c/o David Cates 216 West Pointe Drve, Ste A Belleville, IL 62226		J			x		х	Unknown	
Account No. 2331	t		judgment balance						
Gateway Regional Medical Center c/o Miller and Steeno, PC 11970 Borman Drive, Ste 250 Saint Louis, MO 63146		J						3,244.38	
Account No. All Accounts	t		Personal Loan					·	
GCD Credit Union 3970 Maryville Rd Granite City, IL 62040		Н						9,516.64	
Account No. 7938/All Accounts	╁		Medical					5,610101	
Imaging Partners of Missouri PO Box 78159 Saint Louis, MO 63178-8159		w						325.70	
Account No. 509-0/All Accounts	╁		Credit Card		\perp			323.70	
Macy's PO Box 183083 Columbus, OH 43218-3083		н						73.53	
Sheet no. 2 of 5 sheets attached to Schedule of					Sub	l tota	<u>L</u>		
Creditors Holding Unsecured Nonpriority Claims			(Te	tal of t	his	pag	e)	13,160.25	

In re	Jeffery Michael Johnson,	Case No.
	Tasha Nicole Johnson	

	С	Ни	sband, Wife, Joint, or Community	T _C	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEX	NLIQUIDATE	ISPUTE	AMOUNT OF CLAIM
Account No. 1509/All Accounts			Credit Card	Т	E		
Macy's PO Box 183083 Columbus, OH 43218-3083		w			D		45.82
Account No. 5061/All Accounts	╁		Medical		H		
Multicare Specialists PO Box 505118 Saint Louis, MO 63150-5118		Н					2,925.00
Account No. 1800/All Accounts	╁		Notice Only	+	-		
Multicare Specialists c/o Account Resolution Corp PO Box 3860 Chesterfield, MO 63006-3860		w					0.00
Account No. 0193/All Accounts	t		Open Account				
Paypal Credit PO Box 960080 Orlando, FL 32896-0080		Н					1,272.50
Account No. 14 CH 505/All Acocunts	╁		Foreclosure	+	\vdash		,
Quicken Loans c/o Potestive and Associates 223 W Jackson Blvd Ste 610 Chicago, IL 60606		J					90,921.38
Sheet no. 3 of 5 sheets attached to Schedule of	1			Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				95,164.70

In re	Jeffery Michael Johnson,	Case No.
	Tasha Nicole Johnson	

	Тс	Hu	sband, Wife, Joint, or Community	Тс	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NLIQUIDATE	ΙF	AMOUNT OF CLAIM
Account No. 9252/All Accounts			Medical	٦т	T E D		
South County Anesthesia PO Box 22407 Saint Louis, MO 63126-0407		Н					250.00
Account No. 9252/All Accounts	╁		Medical	+			
South County Anesthesia PO Box 22407 Saint Louis, MO 63126-0407		Н					
Account No. 0381/All Accounts	_			4	L		255.00
St. Anthonys Medical Center PO Box 66766 Saint Louis, MO 63166-6766		н	Medical				643.18
Account No. 14 CH 505/All Accounts	╁		Notice Only	+			
St. Clair County Circuit Clerk 10 Public Square Belleville, IL 62220-1623		J					0.00
Account No. 0247/All Accounts	+		Medical	+	\vdash		0.00
St. Lukes Hospital PO Box 500223 Saint Louis, MO 63150-0223		w					415.75
					<u> </u>	<u></u>	415.75
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	ř		(Total of	Sub this			1,563.93

In re	Jeffery Michael Johnson,	Case No.
	Tasha Nicole Johnson	

						_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Co	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 3077/All Accounts			Medical	Т	E		
The Heart Specialty Associates PO Box 790129 Dept 30718 Saint Louis, MO 63179-0129		н			D		447.84
Account No. 1366/All Accounts	t	T	Credit Card	T	T	T	
Walmart PO Box 530927 Atlanta, GA 30353-0927		н					773.67
	╀			igspace	_		773.07
Account No. 7089/All Accounts Walmart PO Box 530927 Atlanta, GA 30353-0927		w	Credit Card				
							2,788.72
Account No.							,
A	╀			igapha	_		
Account No.							
Sheet no5 of _5 sheets attached to Schedule of		_	,	Sub	tota	ıl	4.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	4,010.23
			(D) (1) (C) (C)		Γota		121,624.97
			(Report on Summary of So	shec	aule	es)	121,024.97

B6G (Official Form 6G) (12/07)

•		
	n	rΔ

Jeffery Michael Johnson, Tasha Nicole Johnson

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 14-31630-lkg Doc 1 Filed 09/29/14 Page 26 of 58

B6H (Official Form 6H) (12/07)

In re	Jeffery Michael Johnson,
	Tasha Nicole Johnson

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Deb	tor 1	Jeffery Mich	ael Johnson		
Deb	tor 2	Tasha Nicol	e Johnson		
(Spou	se, if filing)				
Unite	ed States Bankrupt	tcy Court for the	: SOUTHERN DISTRIC	CT OF ILLINOIS	
Case	e number			_	Check if this is:
(If kno	own)			_	☐ An amended filing
					☐ A supplement showing post-petition chapter 13 income as of the following date:
<u>Of</u>	ficial Form	B 6I			MM / DD/ YYYY
Sc	hedule I: `	Your Inc	ome		12/1:
supp spou	lying correct info se. If you are sep	rmation. If ່you arated and yoເ	are married and not fili	ng jointly, and your spouse is ith you, do not include inform	
supp spou	lying correct info se. If you are sep h a separate shee	rmation. If you arated and you at to this form.	are married and not fili	ng jointly, and your spouse is ith you, do not include inform	living with you, include information about your ation about your spouse. If more space is needed,
supp spou attac	lying correct info se. If you are sep h a separate shee	rmation. If you arated and you at to this form.	are married and not fili	ng jointly, and your spouse is ith you, do not include inform	living with you, include information about your ation about your spouse. If more space is needed,
supp spou attac Part	lying correct info se. If you are sep h a separate sheet 1: Describe Fill in your emploinformation. If you have more to	rmation. If you arated and you at to this form. Employment oyment than one job,	are married and not fili ir spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include inform ional pages, write your name	living with you, include information about your ation about your spouse. If more space is needed, and case number (if known). Answer every question
supp spou attac Part	lying correct info se. If you are sep h a separate shee Describe Fill in your emploinformation.	rmation. If you arated and you at to this form. Employment oyment than one job, page with	are married and not fili	ng jointly, and your spouse is ith you, do not include inform ional pages, write your name in Debtor 1	living with you, include information about your ation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse
supp spou attac Part	Iying correct info se. If you are sep h a separate sheet 1: Describe Fill in your emploinformation. If you have more to attach a separate	rmation. If you arated and you at to this form. Employment oyment than one job, page with	are married and not fili ir spouse is not filing w On the top of any additi	ng jointly, and your spouse is ith you, do not include informional pages, write your name a Debtor 1	living with you, include information about your ation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse Employed
supp spou attac Part	lying correct info se. If you are sep h a separate shee 1: Describe Fill in your emploinformation. If you have more tattach a separate information about	rmation. If you arated and you at to this form. Employment by ment than one job, page with additional seasonal, or	are married and not filing with the spouse is not filing with the sop of any addition the spouse is not filing with the spouse is not fill the spouse is not spous	ng jointly, and your spouse is ith you, do not include informional pages, write your name a Debtor 1 Employed Not employed	living with you, include information about your ation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse Employed Not employed
supp spou attac Part	Iying correct info se. If you are sep h a separate sheet. Describe Fill in your emploinformation. If you have more to attach a separate information about employers. Include part-time,	rmation. If you arated and you arated and you at to this form. Employment byment than one job, page with additional seasonal, or rk.	are married and not filing with the spouse is not filing with the stop of any addition the stop of the stop o	ng jointly, and your spouse is ith you, do not include informional pages, write your name is ith your pages, write your name is ith you, do not include informional pages, write your name is ith your pages, write your name is ith your pages. Debtor 1 Employed Not employed Dispatcher	living with you, include information about your ation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse Employed Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			non-fil	ing spouse
2.	\$	3,882.83	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	3,882.83	\$	0.00

For Debtor 2 or

For Debtor 1

	tor 1 tor 2	Jeffery Michael Johnson Tasha Nicole Johnson	_		Case	e number (<i>if ki</i>	nowi	7)			
	0		4			r Debtor 1	0.0		non-	Debtor 2 or filing spouse	
	Cop	y line 4 here	4.		\$_	3,882	2.8	<u>3</u>	\$ <u></u>	0.00	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	859	9.3	1	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b).	\$		0.0	0	\$	0.00	
	5c.	Voluntary contributions for retirement plans	50		\$	174	4.7	3	\$	0.00	
	5d.	Required repayments of retirement fund loans	50		\$_		0.0	_	\$	0.00	
	5e.	Insurance	5e		\$_		0.0	_	\$	0.00	
	5f.	Domestic support obligations Union dues	5f.		\$_ \$		0.0	_	\$ \$	0.00	
	5g. 5h.	Other deductions. Specify: Term Life Insurance	5g). 1.+	· · -		3.0 9.4	_	→ + \$	0.00	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	1. Т	Ψ_ \$			_	ΓΨ <u>—</u> \$		
			7.		Ψ _ \$	1,120		_	Ψ \$	0.00	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		Φ_	2,75	b.3	9	Φ	0.00	
8.	Rist 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$		0.0	0	\$	0.00	
	8b.	Interest and dividends	8b).	\$		0.0	_	\$	0.00	
	8c. 8d. 8e.	Family support payments that you, a non-filing spouse, or a dependence regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security	80 80 86	d.	\$_ \$_ \$_	(0.0 0.0	0	\$ \$	0.00 0.00 0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_		0.0	_	\$	0.00	
	8g.	Pension or retirement income	80		\$_		0.0	_	\$	0.00	
	8h.	Other monthly income. Specify:	8r	1.+	\$_		0.0	<u>0</u>	+ \$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$		0.0	0	\$	0.00	
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$		2,756.39]+[\$		0.00 = \$	2,756.39
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		•				·-		<u> </u>	_,. 00.00
11.	Inclu othe Do i	e all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are notify:	ur dep							Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of Certies									2,756.39 ed
13.	Do :	you expect an increase or decrease within the year after you file this form. No. Yes. Explain:	m?							monthly	income

E311 3	n this informa	ion to identify	voue agge				
Debt		Jeffery Mi	chael Johnson		Check is	f this is:	
					_	nended filing	
Debt (Spor	or 2 use, if filing)	Tasha Nic	ole Johnson			pplement showing penses as of the follo	post-petition chapter 13 owing date:
Unite	ed States Bank	ruptcy Court fo	or the: SOUTHERN DISTRICT OF ILL	LINOIS	M	M / DD / YYYY	
	number nown)					parate filing for Del ntains a separate he	btor 2 because Debtor 2 busehold
Of	ficial Fo	rm B 6J					
			- Expenses				12
(if kr	l: Descri Is this a joint No. Go to l: Yes. Does	r every question be Your House t case? ine 2. Debtor 2 live i		On the top of any additional	pages, w	vrite your name ai	nd case number
2.	Do you have						
۷.	Do not list De Debtor 2.	-	■Yes. Fill out this information for each dependent	Dependent's relationship Debtor 1 or Debtor 2	p to	Dependent's age	Does dependent live with you?
	Do not state t names.	he dependents'		Son		3	□No ■Yes □No □Yes □No □Yes □No
3.	• •	enses include people other th your depende	I IV oc				∐Yes
expe	nate your exp	enses as of you	oing Monthly Expenses ur bankruptcy filing date unless you are ankruptcy is filed. If this is a supplemen				
			non-cash government assistance if you k ed it on <i>Schedule I: Your Income</i> (Offici			Your expo	enses
4.		r home owners for the ground o	ship expenses for your residence. Include or lot.	e first mortgage payments	4. \$		770.00
	If not include	ed in line 4:					
	4a. Real e	state taxes			4a. \$		0.00
			's, or renter's insurance		4a. \$ _ 4b. \$		33.00
		•			4c. \$		
			repair, and upkeep expenses		4c. φ		100.00
	4d. Homeo		ation or condominium dues		4d. \$		100.00 0.00

ebtor 1 ebtor 2	Jeffery Michael Johnson Tasha Nicole Johnson	Case num	nber (if known)	
Utili	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	250.00
6b.	Water, sewer, garbage collection	6b.	\$	40.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	150.00
6d.	Other. Specify:	6d.	\$	0.00
Food	l and housekeeping supplies	 7.	\$	350.00
Chil	dcare and children's education costs	8.	\$	0.00
Clot	hing, laundry, and dry cleaning	9.	\$	95.00
	onal care products and services	10.	\$	10.00
	ical and dental expenses	11.	\$	100.00
	sportation. Include gas, maintenance, bus or train fare.		·	100.00
	ot include car payments.	12.	\$	240.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	70.00
Cha	ritable contributions and religious donations	14.	\$	0.00
	rance.		•	<u> </u>
Do n	ot include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	\$	0.00
15b.	Health insurance	15b.	\$	400.00
15c.	Vehicle insurance	15c.	\$	175.00
15d.	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	_		
Spec	· · · · ·	16.	\$	0.00
Insta	allment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	280.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
17d.		17d.		0.00
	r payments of alimony, maintenance, and support that you did not report as deducted		· —	
	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spec	ify:	19.		
Oth	er real property expenses not included in lines 4 or 5 of this form or on Schedule I: Yo	ur Incom	ne.	
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
	er: Specify: Pet Expenses		+\$	45.00
	cellaneous		+\$	15.00
IVIIS	Cellalleous	_	ΤΦ	15.00
You	r monthly expenses. Add lines 4 through 21.	22.	\$	4,790.00
The	result is your monthly expenses.			_
Note	:: Line 22 above includes Debtor Schedule total of \$3,123.00			
	Plus the attached separate schedule J total of \$1,667.00			
Calc	ulate your monthly net income.			
23a.	·	23a.	\$	2,756.39
23b.		23b.		4,790.00
	***			.,
23c.	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	-2,033.61
For e	rou expect an increase or decrease in your expenses within the year after you file this tample, do you expect to finish paying for your car loan within the year or do you expect your mortgage p mortgage?		increase or decrease b	pecause of a modification to the terr

No.	
☐Yes. Explain:	

Deb		ery Michael Johns na Nicole Johnso		Case numb	er (if known)	
Fill	in this informa	ation to identify your ca	ase:			
Deb				Check if	this is:	
Debi	tor 1	Jeffery Michael	Jonnson		nended filing	
Debt (Spo	tor 2 buse, if filing)	Tasha Nicole Jo	ohnson	☐A sup	plement showing post penses as of the follow	
Unit	ted States Banl	kruptcy Court for the:	SOUTHERN DISTRICT OF ILLI		M / DD / YYYY	
Case	e number		(:	State)	separate filing for Deb	tor 2 because Debtor 2
(If k	nown)			ma	intains a separate hou	sehold
	ficial Fo	orm 6J J: Your Exp	enses			12/13
Be a	s complete ar	nd accurate as possibl	le. If two married people are filing			correct
		ore space is needed, a er every question.	attach another sheet to this form. (On the top of any additional page	s, write your name a	nd case number
Part 1.	Is this a join	Go to line 2. Does Debtor 2 live in No	n a separate household?			
2.	Do you have	dependents?	No			
	Do not list D Debtor 2.	· <u>-</u>	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not state names.	the dependents		Son	3	□No ■Yes □No
						□Yes
						□No
						□Yes
						□No □Yes
3.	expenses of	enses include people other than l your dependents?	■ No Yes			
Part	2: Estim	ate Your Ongoing M	Ionthly Expenses			
expe	mate your exp	penses as of your ban	kruptcy filing date unless you are ptcy is filed. If this is a supplement	8		
	•	•	sh government assistance if you kn n <i>Schedule I: Your Income</i> (Officia		Your expenses	
4.		or home ownership ex for the ground or lot.	xpenses for your residence. Include		\$	300.00
	If not includ	ed in line 4:				
	4a. Real e	estate taxes		4a.	\$	0.00
	4b. Prope	rty, homeowner's, or re	enter's insurance	4b.	\$	0.00
	4c. Home	maintenance, repair, a	and upkeep expenses	4c.	\$	0.00
		owner's association or			\$	0.00
5	Additional r	nortanao novmente fo	or vour recidence, such as home ear	uity loans 5	Φ.	0.00

	tor 1 Jeffery Michael Johnson		
Deb	tor 2 Tasha Nicole Johnson	Case number (if known)	
6.	Utilities:	- h	
	6a. Electricity, heat, natural gas	6a. \$	0.00
	6b. Water, sewer, garbage collection	6b. \$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	50.00
	6d. Other. Specify:	6d. \$	0.00
7.	Food and housekeeping supplies	7. \$	300.00
8.	Childcare and children's education costs	8. \$	0.00
9.	Clothing, laundry, and dry cleaning	9. \$	65.00
10.	Personal care products and services	10. \$	70.00
11.	Medical and dental expenses	11. \$	60.00
12.	Transportation. Include gas, maintenance, bus or train fare.		00.00
12.	Do not include car payments.	12. \$	185.00
13.		13. \$	22.00
14.	Charitable contributions and religious donations	14. \$	0.00
15.	_		0.00
13.	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. \$	110.00
	15b. Health insurance	15b. \$	80.00
	15c. Vehicle insurance	15c. \$	0.00
	15d. Other insurance. Specify:	15d \$	
16		13d \$	0.00
16.	, , ,	16. \$	0.00
17	Specify: Installment or lease payments:	16. \$	0.00
1/.	* *	17a. \$	0.00
	17a. Car payments for Vehicle 1	· -	0.00
	17b. Car payments for Vehicle 2	17b. \$	0.00
	17c. Other. Specify: 401K	17c. \$	40.00
18.	Your payments of alimony, maintenance, and support that you did not report as	s deducted 18. \$	200.00
10	from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
19.	Other payments you make to support others who do not live with you.	\$	0.00
•	Specify:	19.	
20.	1 1 1 1		0.00
	20a. Mortgages on other property	20a. \$	0.00
	20b. Real estate taxes	20b. \$	0.00
	20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	20e. Homeowner's association or condominium dues	20e. \$	0.00
21.	Other: Specify: Tobacco Expenses	21. +\$	120.00
	Pet Expenses		45.00
	Over Draft Fees	<u> </u>	20.00
22.	Your monthly expenses. Add lines 4 through 21.	\$	1,667.00
	The result is your monthly expenses.		
23.	Calculate your monthly net income.		
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	N/A
	23b. Copy your monthly expenses from line 22 above.	23b. \$	N/A
	23c. Subtract your monthly expenses from your monthly income.		DI/A
	The result is your <i>monthly net income</i> .	23c. \$	N/A
24.	Do you expect an increase or decrease in your expenses within the year after yo		
	For example, do you expect to finish paying for your car loan within the year or do you expect you	r mortgage payment to increase or decrease bed	cause of a modification to the terms of
	your mortgage?		
	No.		
	Yes. Explain:		

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson Tasha Nicole Johnson		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	25
Date	September 26, 2014	Signature	/s/ Jeffery Michael Johnson Jeffery Michael Johnson Debtor	
Date	September 26, 2014	Signature	/s/ Tasha Nicole Johnson Tasha Nicole Johnson Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson Tasha Nicole Johnson		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$26,878.24	2014 YTD - Debtor's Gross Income from Employment
\$40,953.00	2013 - Debtor's Gross Income from Employment
\$40,852.00	2012 - Debtor's Gross Income from Employment
\$9,719.81	2014 YTD - Spouses Gross Income from Employment
\$3,906.00	2012 - Spouses Gross Income from Employment

B7 (Official Form 7) (04/13)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Granite City Steel Federal CU** 3970 Maryville Road Granite City, IL 62040

DATES OF **PAYMENTS** last 3 months

AMOUNT PAID \$618.00

AMOUNT STILL **OWING**

\$6,504.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY AND CASE NUMBER PROCEEDING AND LOCATION Johnson v. Village of Cahokia worker's **Worker's Compensation Agency**

compensation

disputed St Clair County 12-L-380 Settled

STATUS OR DISPOSITION

Beverly Hills and Eddie Ricks, as co-administrators of the Estate of Timothy Johnson, v. the Village of Cahokia, et. al.

litigation

pending

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

The Bankruptcy Center 5312 West Main St Belleville, IL 62226

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09/2014 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,109

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 102 Elm St. Cahokia IL 62206 NAME USED **Tasha Nicole Johnson**

DATES OF OCCUPANCY 2008 to 10/2013

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF NOTICE

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

RESS NATURE OF BUSINESS

BEGINNING AND

ENDING DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

${\bf 23}$. With drawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

DATE AND PURPOSE

commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Q

25. Pension Funds.

None If the debtor

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 26, 2014

Signature /s/ Jeffery Michael Johnson
Debtor

Date September 26, 2014

Signature /s/ Tasha Nicole Johnson
Tasha Nicole Johnson
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Southern District of Illinois

Jeffery Michael Johnson In re Tasha Nicole Johnson			Case No.	
	Γ	Debtor(s)	Chapter	7
CHAPTER 7 INI	DIVIDUAL DEBTO	R'S STATEMEN	T OF INTEN	TION
PART A - Debts secured by property of property of the estate. Attach a			eted for EAC l	H debt which is secured by
Property No. 1				
Creditor's Name: GCS Credit Union		Describe Property 2007 Yamaha V-St		:
Property will be (check one): □Surrendered	■ Retained			
If retaining the property, I intend to (check □Redeem the property ■Reaffirm the debt □Other. Explain		d lien using 11 U.S.(C. § 522(f)).	
Property is (check one): ■Claimed as Exempt		□Not claimed as ex	empt	
Property No. 2				
Creditor's Name: Quicken Loans		Describe Property Residence 102 Elm St., Cahol 3 Bedrooms, 2 Bat	kia IL 62206	:
Property will be (check one): Surrendered	□Retained			
If retaining the property, I intend to (check □Redeem the property □Reaffirm the debt □Other. Explain		d lien using 11 U.S.G	C. § 522(f)).	
Property is (check one): ■Claimed as Exempt		□Not claimed as ex	empt	
PART B - Personal property subject to unex Attach additional pages if necessary.)	spired leases. (All three	columns of Part B n	nust be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	pperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 f(p)(2): ☐NO

B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	September 26, 2014	Signature	/s/ Jeffery Michael Johnson
			Jeffery Michael Johnson
			Debtor
Date	September 26, 2014	Signature	/s/ Tasha Nicole Johnson
		U	Tasha Nicole Johnson
			Joint Debtor

United States Bankruptcy Court Southern District of Illinois

In r	Jeffery Michael Johnson re Tasha Nicole Johnson		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2010 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,109.00
	Prior to the filing of this statement I have received			1,109.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compe	nsation with any other person t	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects	of the bankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, and renderb. Preparation and filing of any petition, schedules, statec. Representation of the debtor at the meeting of creditord. [Other provisions as needed]	ment of affairs and plan which	may be required;	
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Date	ted: September 26, 2014	/s/ William A. Mue	ller	
		William A. Mueller	r 06187732	
		Law Offices of Mu 5312 W. Main St	ıeller & Haller - B	elleville
		Belleville, IL 6222	6	
		618-236-7000 Fax		

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson Tasha Nicole Johnson		Case No.		
		Debtor(s)	Chapter	7	
	CERTIFICATION OF I	NOTICE TO CONSUM		R(S)	

UNDER § 342(b) OF THE BANKKUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jeffery Michael Johnson Tasha Nicole Johnson	X /s/ Jeffery Michael Johnson	September 26, 2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	${ m X}^{\prime}$ /s/ Tasha Nicole Johnson	September 26, 2014
	Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Southern District of Illinois

In re	Jeffery Michael Johnson Tasha Nicole Johnson		Case No.	
		Debtor(s)	Chapter	7
		VERIFICATION OF CREDITOR MATE	<u>IX</u>	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my/our knowledge and that it corresponds to the creditors listed in my/our schedules.

Date:	September 26, 2014	/s/ Jeffery Michael Johnson	
		Jeffery Michael Johnson	
		Signature of Debtor	
Date:	September 26, 2014	/s/ Tasha Nicole Johnson	
		Tasha Nicole Johnson	
		Signature of Debtor	

Ameren Illinois P.O.Box 88034 Chicago, IL 60680

Arch Advanced Pain Management 830 Waterbury Falls Dr. Ste 202 O Fallon, MO 63368

Ballas Anesthesia Inc PO Box 60329 Saint Louis, MO 63160-0329

Ballas Anesthesia, Inc. c/o The Johnson Law Firm 102 Elm Street Cahokia, IL 62206

Beverly Hill and Eddie Ricks c/o David Cates 216 West Pointe drive, Ste.A Swansea, IL 62226

Bill Me Later PO Box 105658 Atlanta, GA 30348-5658

BJC Healthcare PO Box 958410 Saint Louis, MO 63195-8410

Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492

Discover PO Box 6103 Carol Stream, IL 60197-6103

Estate of Timothy Johnson c/o David Cates 216 West Pointe Drve, Ste A Belleville, IL 62226 Gateway Regional Medical Center c/o Miller and Steeno, PC 11970 Borman Drive, Ste 250 Saint Louis, MO 63146

GCD Credit Union 3970 Maryville Rd Granite City, IL 62040

GCS Credit Union 3970 Maryville Rd Granite City, IL 62040

Imaging Partners of Missouri PO Box 78159 Saint Louis, MO 63178-8159

Macy's PO Box 183083 Columbus, OH 43218-3083

Multicare Specialists PO Box 505118 Saint Louis, MO 63150-5118

Multicare Specialists c/o Account Resolution Corp PO Box 3860 Chesterfield, MO 63006-3860

Paypal Credit PO Box 960080 Orlando, FL 32896-0080

Quicken Loans PO Box 6577 Carol Stream, IL 60197-6577

Quicken Loans c/o Potestive and Associates 223 W Jackson Blvd Ste 610 Chicago, IL 60606 South County Anesthesia PO Box 22407 Saint Louis, MO 63126-0407

St. Anthonys Medical Center PO Box 66766 Saint Louis, MO 63166-6766

St. Clair County Circuit Clerk 10 Public Square Belleville, IL 62220-1623

St. Lukes Hospital PO Box 500223 Saint Louis, MO 63150-0223

The Heart Specialty Associates PO Box 790129 Dept 30718 Saint Louis, MO 63179-0129

Walmart PO Box 530927 Atlanta, GA 30353-0927

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Jeffery Michael Johnson Tasha Nicole Johnson	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case N	Number:	□The presumption arises.
	(If known)	■The presumption does not arise.
		☐The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS		
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).		
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	□Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.		
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and comple required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumpti temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your observed exclusion period ends.			
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard		
	a. was called to active duty after September 11, 2001, for a period of at least 90 days and remain on active duty /or/ was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR		
	b. am performing homeland defense activity for a period of at least 90 days /or/ performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.		

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the Income Income six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 3,882.83 \$ 0.00 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Debtor Spouse 0.00 \$ 0.00 Gross receipts Ordinary and necessary business expenses 0.00 | \$ 0.00 Subtract Line b from Line a 0.00 Business income \$ 0.00 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 Ordinary and necessary operating expenses Rent and other real property income Subtract Line b from Line a 0.00 0.00 6 Interest, dividends, and royalties. 0.00 \$ 0.00 7 0.00 | \$ Pension and retirement income. \$ 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 **purpose.** Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; 0.00 \$ 0.00 if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A Q or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ **0.00** | Spouse \$ 0.00 0.00 0.00 Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Previous Employment \$ 0.00 \$ 1,039.03 Total and enter on Line 10 0.00 1,039.03 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 3,882.83 1.039.03 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	}		4,921.86		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	\$	59,062.32				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: L b. Enter debtor's household size:	3	\$	71,040.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	■The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of the	nis statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION (OF CURREN	T MONTHLY INCOM	ME FOR § 707(b)(2	2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11 Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did				
18	Current monthly income for § 707(b)(2). Su	btract Line 17 fr	om Line 16 and enter the resu	ılt.	\$
	Part V. CALCULA	ATION OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Deductions u	ınder Standaro	ls of the Internal Revenu	ie Service (IRS)	
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				formation is available persons is the number	\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older a1. Allowance per person b2. Number of persons				
20A	Local Standards: housing and utilities; non- Utilities Standards; non-mortgage expenses for available at www.usdoj.gov/ust/ or from the cl- the number that would currently be allowed as any additional dependents whom you support.	r the applicable c erk of the bankru	ounty and family size. (This ptcy court). The applicable fa	information is amily size consists of	\$

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	 a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 	\$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$		
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. D D D or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or				
	Census Region. (These amounts are available at www.usdoj.gov/ust/ o	r from the clerk of the bankruptcy court.)	\$		
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ □ □ or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle				
	b. 1, as stated in Line 42	Schland Line Information	\$		
24	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs \$				
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$.		
		Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly ex state and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$		

26	Other Necessary Expenses: involuntary deductions for deductions that are required for your employment, such as Do not include discretionary amounts, such as voluntary	\$		
27	Other Necessary Expenses: life insurance. Enter total ar- life insurance for yourself. Do not include premiums for any other form of insurance.	\$		
28	Other Necessary Expenses: court-ordered payments. E pay pursuant to the order of a court or administrative agen include payments on past due obligations included in Li	\$		
29	Other Necessary Expenses: education for employment of the total average monthly amount that you actually expendeducation that is required for a physically or mentally chall providing similar services is available.	\$		
30	Other Necessary Expenses: childcare. Enter the total av childcare - such as baby-sitting, day care, nursery and pres	\$		
31	Other Necessary Expenses: health care. Enter the total a health care that is required for the health and welfare of you insurance or paid by a health savings account, and that is i include payments for health insurance or health savings	\$		
32	Other Necessary Expenses: telecommunication services actually pay for telecommunication services other than you pagers, call waiting, caller id, special long distance, or interwelfare or that of your dependents. Do not include any arms.	\$		
33	Total Expenses Allowed under IRS Standards. Enter th	ne total of Lines 19 through 32.	\$	
	Note: Do not include any expe Health Insurance, Disability Insurance, and Health Sav the categories set out in lines a-c below that are reasonably dependents.			
34	a. Health Insurance	\$		
!	b. Disability Insurance	\$		
	c. Health Savings Account	\$	\$	
	Total and enter on Line 34.			
	If you do not actually expend this total amount, state yo below: \$			
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$	
36	Protection against family violence. Enter the total averag actually incurred to maintain the safety of your family und other applicable federal law. The nature of these expenses	\$		
37	Home energy costs. Enter the total average monthly amore Standards for Housing and Utilities, that you actually expetrustee with documentation of your actual expenses, and claimed is reasonable and necessary.	\$		
38	Education expenses for dependent children less than 18 actually incur, not to exceed \$156.25* per child, for attend school by your dependent children less than 18 years of ag documentation of your actual expenses, and you must enecessary and not already accounted for in the IRS Star	\$		
	1			

 $^{^{*}}$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$		
41	Total Additional Expense Deduction	ons under § 707(b). Enter the total of I	Lines 34 through 40		\$		
	Subpart C: Deductions for Debt Payment						
42	Future payments on secured claims own, list the name of the creditor, ide check whether the payment includes scheduled as contractually due to eac case, divided by 60. If necessary, list Payments on Line 42.						
	Name of Creditor	Property Securing the Debt	Average Monthly Payment				
	a.		\$	☐ges ☐go			
			Total: Add Lines		\$		
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	Name of Creditor	Property Securing the Debt	1/60th of th	e Cure Amount			
	4.			otal: Add Lines	\$		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$		
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
15	a. Projected average monthly c		\$				
45	issued by the Executive Office	istrict as determined under schedules ce for United States Trustees. (This ww.usdoj.gov/ust/ or from the clerk of	x				
	c. Average monthly administration	tive expense of chapter 13 case	Total: Multiply Lin	es a and b	\$		
46	Total Deductions for Debt Paymen	t. Enter the total of Lines 42 through 45	5.		\$		
		Subpart D: Total Deductions f	rom Income				
47	Total of all deductions allowed und	ler § 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$		
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				\$		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			\$			

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	Initial presumption determination. Check the applicable box and proceed as directed.						
52	□ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
	The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through						
53	Enter the amount of your total non-priority unsecured debt	\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	er 0.25 and enter the result. \$					
	Secondary presumption determination. Check the applicable box and proceed a	as directed.					
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expeach item. Total the expenses.						
	Expense Description	Monthly Amount					
	a.	\$					
	b.	\$					
	c.	\$					
	d. Total: Add Lines a, b, c, and d	\$					
		<u> </u>					
	Part VIII. VERIFICATION	1					
	I declare under penalty of perjury that the information provided in this statement in must sign.)	is true and correct. (If this is a joint case, both debtors					
	re: /s/ Jeffery Michael Johnson						
		Jeffery Michael Johnson					
57		(Debtor)					
	Date: September 26, 2014 Signatur						
		Tasha Nicole Johnson (Joint Debtor, if any)					
1		(voin 2 coror, of wity)					

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.